



Patent

**REPLY UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE  
EXAMINING GROUP ART UNIT 3628**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: BRIDGES et al.  
Application Serial No.: 09/724,075  
Filing Date: November 28, 2000  
For: DYNAMIC REALLOCATION  
HEDGE ACCOUNTING

) Group Art Unit: 3628  
)  
) Examiner: Clement B. Graham  
)  
) **AMENDMENT and RESPONSE** to  
) August 24, 2005 Final Office Action  
)  
) Attorney Docket No.: G08.155  
)  
) **PTO Customer Number 28062**  
) Buckley, Maschoff & Talwalkar LLC  
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)

**CERTIFICATE OF MAILING UNDER 37 CFR 1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on November 3, 2005.

Dated: November 3, 2005

By:

  
Edith Martin

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed August 24, 2005, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.